

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ROBERT JOSEPH WOODS, JR.) CASE NO. 15-12063

Debtor) CHAPTER 13

AMENDED CHAPTER 13 PLAN

1. FUNDING OF PLAN

The debtor shall commit the following future earnings, property, or other income to the custody and control of the standing trustee to fund the chapter 13 plan:

Plan Payment:

The debtor(s) has paid \$36,852.81 since the inception of the bankruptcy and will pay \$1,835.56 per month for the remaining thirty-four (34) months of the plan for a total payment of \$99,261.85.

2. DURATION

It is proposed that payments shall be made over a period of 60 months.

3. PAYMENTS TO THE TRUSTEE SHALL BE MADE FROM

- [X] Direct Payments from Debtor(s)
[] Debtor's Employer

From the payments so received, the trustee shall make disbursements as follows:

4. ADMINISTRATIVE COSTS

Trustee's Compensation: as determined from time to time by the U.S. Trustee's Office.

Attorney's Fee

Prepaid Portion	\$ 1,690.00
Pay Through Plan	<u>\$ 1,810.00</u>
Total Attorney Fee	\$ 3,500.00

5. PAYMENTS TO PRIORITY CLAIMS

The debtor shall make full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. 507, as follows:

<u>CREDITOR</u>	<u>TOTAL</u>	<u>AMOUNT</u>	<u>OF</u>	<u>TOTAL</u>	<u>MONTHS</u>	<u>PMT</u>
Pa. Dept. of Revenue	\$2,317.88					

6. PAYMENTS TO SECURED CLAIMS

Holders of allowed secured claims not described in this section shall retain the liens securing such claims and shall be paid post-petition, directly by debtor, as contractually due unless otherwise specified in this plan (arrears on said claims specifically discussed in paragraphs 7 and 8). Arrears on secured claims as specified in paragraphs 7 and 8 will be paid 100% through the plan. Payments towards deficiencies on under-secured claims are listed with the Unsecured Claims.

<u>CREDITOR</u>	<u>TOTAL AMOUNT OWED</u>	<u>OF MONTHS</u>	<u>TOTAL PMT</u>
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7. POST-PETITION ARREARAGES ON SECURED CLAIMS

<u>CREDITOR</u>	<u>AMOUNT</u>	<u>MONTHS</u>	<u>TOTAL PAYMENT</u>
Bethpage FCU	\$4,015.58		\$4,015.58

8. PRE-PETITION ARREARAGES ON SECURED CLAIMS

<u>CREDITOR</u>	<u>AMOUNT</u>	<u>MONTHS</u>	<u>TOTAL PAYMENT</u>
Bethpage FCU	\$2,586.46		\$2,586.46
Bank of America	\$34,301.84		\$34,301.84

9. PROPERTIES TO BE SURRENDERED

The debtor shall surrender the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy such a creditor's claim, the creditor shall hold a nonpriority, unsecured claim

None

10. LIEN AVOIDANCE

The following liens shall be avoided pursuant to 11 U.S.C. 522(f), or other applicable sections of the Bankruptcy Code:

None

11. PAYMENTS TO GENERAL UNSECURED CLAIMS

General unsecured claims timely filed and allowed shall be paid pro rata after all other claims are paid.

12. EXECUTORY CONTRACTS

The following executory contracts of the debtor are accepted/rejected as listed:

None

13. DIRECT PAYMENTS

The debtor shall make regular payments directly to the following creditors:

Bank of America Home Loans
Bethpage Federal Credit Union

14. OTHER PROVISIONS

None

15. REVESTMENT

Upon confirmation of the Plan, all property of the estate shall vest in the Debtor. The Debtor shall remain in possession of all property of the estate during the pendency of this case unless specifically provided herein (11 U.S.C. 1306(b)). All secured creditors shall retain the liens securing their claims unless otherwise stated.

Respectfully Submitted,

Dated: 5/2/17

/s/ Charles Laputka, Esquire

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